

Defined Contribution Risk Adjuster Board Minutes

State Office Building Room 3112

Approved

March 25, 2014

Attendees: Dave Jackson, *FirstWest Benefit Solutions*; Perri Babalis, *Utah Attorney General*; Nathan Johns, *Arches*; Patty Conner, *OCHS*; Jill Goodmansen, *OCHS*; Sue Watson, *OCHS*; Tanji Northrup, *UID*; Todd Kiser, *UID*; Russ Johnston, *FirstWest Benefit Solutions*;

Kim Miller, *UHC* (via telephone)

- I. Meeting called to order at 1:03 p.m.
- II. February 25th minutes approved with no changes.
- III. Patty Conner from OCHS gave an update regarding Avenue H –
 - a. March Statistics
 - i. 443 total groups
 - ii. 3953 total employees
 - iii. 6878 total dependents
 - iv. 10,831 total covered lives
 - v. Average group size is 8.92 accumulative, not just since January
 - vi. March and April groups have around 4 or 5 employees with some groups larger with around 20-30 employees.
 - vii. 24 new April groups versus last year with only 9 new groups
 - viii. Couple groups dropped out at the last minute due to going to individual market or direct with the carriers.
 - ix. No May group counts at this time.
 - x. All groups have passed participation so no additional follow up needed
 - b. Survey in each county – How many groups are in each county. Most groups are in the Salt Lake County.
 - c. New Condensed Application - Went from a 60 to 90 day window to a 30 day window. In the commercial market enrollments can be done up to the day before the effective date of coverage. The process is working well. Process is done online including wage and tax, census, banking and group information. Huge difference in removing the health questions and underwriting process. Renewal timeline – Brokers stated they need more time for renewals. May go up to a 90 day timeline for renewals and start the dear broker letter sent to the employer and broker.
 - d. Legislative session just ended. Not much affected Avenue H.
 - i. Budget standpoint.
 - ii. Did not ask for a fee increase.

- iii. Requirement of dental carrier appointment. Do not have to get appointed with all dental carriers as stated previously. Have to have an appointment with at least one. Main focus is appointments with all medical carriers.
- iv. New regulations on the shop and does not impact Avenue H.

IV. Paul Anderton

- a. Risk Adjustment & Premium Allocation subcommittee report
 - i. No updates, Paul not in attendance.

V. Kim Miller with United HealthCare

- a. Underwriting Subcommittee Report
 - i. No updates, still working on a number of topics consistent with items brought up in previous meeting. Operational items that will be gone through in upcoming meetings. Tanji asked what type of procedures on ancillary products? Dental products are outside the scope of the RAB. Kim stated this has to do with termination date, open enrollment, reinstatement of group policy products, participation, domestic partner eligibility.

VI. Jim Murray with SelectHealth

- a. Legal Subcommittee
 - i. Jim Murray not in attendance. Tanji is not comfortable adopting back to December effective date. Wants to update with updated processes and does not want to bring up to the Commissioner to adopt. Wants to update to a January 1 effective date. Tanji would like to talk with the current sub-committee of the legal group. John Wonderly from Arches will be included in the meeting.

VII. Tanji Northrup with Insurance Department

- a. Legislative Update
 - i. Department cleanup HB24 - Relates to Risk Adjustment Board changed wording instead of appointing producer with Avenue H they register with Avenue H. Avenue H is not an insurance company and does not hold the same requirements as those appointed with insurance company.
 - ii. Cleanup with HIPPA Utah, terminated enrollments.
 - iii. HB141 Healthcare reform bill – Issues relating to Risk adjustment with ACA. Risk adjustment study over the past 2 years. Processes being put into place and carriers providing information and providing

to insurance department and creating risk adjustment process for individual and small groups (including Avenue H). Decision on if the Insurance Department goes into full implementation. 2015 decision regarding risk adjustment. Carriers have been contacted and what data fields need to be submitted to the APCD. Want to do a dummy run in 2014 to make sure receive clean data and similar results are done. Need to do another trial run the next year. Testing the process to see if it is a useful solution instead of using the feds.

- iv. Navigators – Changed licensing from 2 years to 1 year to align with HHS.

VIII. Other Items

- a. Dave Jackson asked if broker appointments are fed to Avenue H. Avenue H uses the Sircon system in which information is fed to the Authorized Agent Search Feature on www.avenueh.com.
- IX. Next Meeting will be April 29, 2014 at 1:00 pm which was changed from April 22nd due to a carrier meeting on April 22nd.
- X. Meeting adjourned at 1:36 p.m.